

### REMARKS

The present Amendment amends claims 21-29 and 36, leaves claims 30-35 and 37 unchanged and adds new claims 38-44. Therefore, the present application has pending claims 21-44.

Claims 21-37 stand rejected under 35 USC §103(a) as being unpatentable Takaragi (U.S. Patent No. 4,885,788) in view of Mori (U.S. Patent No. 5,659,166). This rejection is traversed for the following reasons. Applicants submit that the features of the present invention as now more clearly recited claims 21-37 are not taught or suggested by Takaragi or Mori whether taken individually or in combination with each other as suggested by the Examiner. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw this rejection.

Amendments were made to the claims so as to more clearly recite features of the present invention. Particularly, amendments were made to the claims to more clearly recite that the present invention is directed to a common key system wherein the same key is used in the point management system and the IC card so as to permit the IC to receive encrypted data and to decrypt the encrypted data using the same key used by the point management system to encrypt the data. In a common key system the crypt key is not transferred among different point management systems or IC card. The crypt key is held secret and not transferred. Further, amendments were made to the claims to more clearly recite that a point management application is provided on the IC card and such point management application is responsive to a register store number for identifying a particular store in which the IC card can be used and to perform processing for decrypting the

encrypted data being supplied to the IC card. Still further, amendments were made to the claims to more clearly recite that the point management application receives the encrypted data and the register store number.

The above described features of the present invention are not taught or suggested by Takaragi or Mori whether taken individually or in combination with each other as suggested by the Examiner.

Takaragi merely teaches an IC card which is used in a public key system which allows for the transfer between various terminals and the IC cards the crypt key used to encrypt or decrypt data.

The present invention as now more clearly recited in the claims differs substantially from that taught by Takaragi being that the present invention is directed to a common key system wherein the same key is maintained in secret at the terminal and the IC card respectively. As per the present invention, the key is not transferred between the terminal and the IC card, thereby avoiding any security lapses in the system. According to the present invention, the crypt key is kept secret and is guarded at each of the respective locations namely the terminal and the IC card.

Therefore, Takaragi fails to teach or suggest a point system management apparatus for registering information of a store and for providing the store with register store number for identifying the store and a crypt key of the store for encrypting data, wherein the register store number and crypt key of the store being peculiar to the store, and an IC card having a plurality of point storage areas and a point management application having a crypt key corresponding to the crypt key of

the store for processing data using the crypt key and for managing access to each of the point storage areas by the register store number as recited in the claims.

The above noted deficiencies of Takaragi are not supplied by Mori.

Mori merely teaches a card processor with interlock processing functions which operates in a manner similar to that taught by Takaragi. Thus, Mori does not teach or suggest a common key system as recited in the claims of the present application.

Since Takaragi and Mori suffer from the same deficiencies relative to the present invention as now more clearly recited in the claims, combining the teachings of Takaragi in the manner suggested by the Examiner still fails to teach or suggest the features of the present invention as now more clearly recited in the claims.

Therefore, reconsideration and withdrawal of the 35 USC §103(a) rejection of claims 21-37 as being unpatentable over Takaragi in view of Mori is respectfully requested.

As noted above, the present application adds new claims 38-44. New claims 38-44 recite many of the same features shown above not to be taught or suggested by Takaragi or Mori. Therefore, the same arguments presented above with respect to claims 21-37 regarding the deficiencies of Takaragi and Mori apply as well to the potential use of Takaragi and Mori to reject claims 38-44.

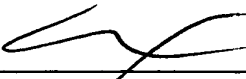
The remaining references of record have been studied. Applicants submit that they do not supply any of the deficiencies noted above with respect to the references utilized in the rejection of claims 21-37.

In view of the foregoing amendments and remarks, Applicants submit that claims 21-44 are in condition for allowance. Accordingly, early allowance of claims 21-44 is respectfully requested.

To the extent necessary, the applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Antonelli, Terry, Stout & Kraus, LLP, Deposit Account No. 01-2135 (501.36884X00).

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

  
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Carl I. Brundidge  
Registration No. 29,621

CIB/jdc  
(703) 312-6600